

Substitute for form 1449A&B/PTO				<i>Complete if Known</i>	
				Application Number	10/045,633
				Filing Date	October 26, 2001
				First Named Inventor	Neofytides, Cheryl L.
				Art Unit	3692
				Examiner Name	Dass, Harish T.
Sheet	1	of	3	Attorney Docket Number	020375-000210US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (<i>If known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-2001-0032183	10-18-2001	Landry et al.	
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	AD	US-2005-0027650	Feb-2005	Walker et al.	
	AE	US-4,633,397	Dec-1986	Macco	
	AF	US-5,326,959	07-01-1994	Perazza	
	AG	US-5,664,110	09-02-1997	Green et al.	
	AH	US-5,825,003	10-20-1998	Jennings et al.	
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	AY	US-7,249,098	07-24-2007	Milberger et al.	
	AZ	US-RE-37,122	04-03-2001	Levine et al.	

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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages

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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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Sheet	2	of	3	Attorney Docket Number	020375-000210US

		Country Code ³	Number ⁴	Kind Code ⁵ (if known)			
	BA	GB	2338814	A	Dec-1999	Phillips et al.	<input type="checkbox"/>
	BB	JP	411025171	A	Mar-2006	Sasaki	<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				T ²
	BC	"Annual Report of the President of the Western Union Telegraph Company"; 1874, 11 pages.				<input type="checkbox"/>
	BD	"Leading Provider of Transaction Card Processing Selects Connect Oneserver Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages.				<input type="checkbox"/>
	BE	"Your sending more than a payment: You're sending peace of mind"; 2004, 3 pages.				<input type="checkbox"/>
	BF	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.				<input type="checkbox"/>
	BG	AUTHOR UNKNOWN, "About Western Union", www.westernunion.com, 6-10-2003, 9 pages, found on www.westernunion.com/info/aboutUsIndex.asp?country=global" internet website and printed on June 10, 2003				<input type="checkbox"/>
	BH	AUTHOR UNKNOWN, "BidPay: Buyer FAQs - Receiving Payments and Using the Money Order Service"; date unknown; found on www.bidpay.com website, 7 pages.				<input type="checkbox"/>
	BI	BOWEN, CATHY, "Behind the Spree in Payments for C2C", Credit Card Management, New York: April 2000, Vol. 13, Issue 1, Page 28, 8 pages				<input type="checkbox"/>
	BJ	Card News; "Now E-Mail Payments from Your Palm Pilot", December 1, 1999; v14, n23, pg. 1				<input type="checkbox"/>

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	BK	GARDYNE, ALLAN, "Introducing Paypal: Paypal - the electronic money transfer system"; 9 December 1999; http://www.associateprograms.com/articles/385/1/Introducing-PayPal ; pp. 1-3		<input type="checkbox"/>
	BL	LARGE, JACK, "Connect Now With Electronic Commerce," Corporate Finance, London, July 1998, Issue 164.		<input type="checkbox"/>
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	BN	RADECKI, LAWRENCE et al., "Paying Electronic Bills Electronically," . Current Issues in Economics and Finance. Volume 5, Number 1, January 1999		<input type="checkbox"/>
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